



Schwab One® Trust Account of
W TULL & M CIRINCIONE TTEE
LITHOGRAPHERS & PHOTOENGRAVERS
U/A DTD 10/10/1972

Account Number
6263-1268

Statement Period
November 1-30, 2019

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Your Consultant

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Customer Service and Account Information

Customer Service and Trading:

Call your Schwab Representative
1 (800) 435-9050

Bank Inquiries:

1 (800) 435-9050

Schwab by Phone™

Automated Services:

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TeleBroker®:

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Visit Our Web Site:

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Cost Basis Updates:

To provide updates for incomplete cost basis information, please visit schwab.com/gainloss

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911 RIDGEBROOK RD
SPARKS GLENCOE MD 21152



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Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

All references to "Schwab" in this document refer to the broker-dealer Charles Schwab & Co., Inc. Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings you should verify its content with this statement. Securities, products, and services are not available in all countries and are subject to country specific restrictions.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

Bank Sweep Feature and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Bank Sweep and Bank Sweep for Benefit Plans features as a Schwab Cash feature for your brokerage account. Deposit accounts constitute direct obligations of banks affiliated with Schwab and are not obligations of Schwab. Deposit accounts are insured by the FDIC within applicable limits. The balance in the bank deposit accounts can be withdrawn on your order and the proceeds returned to your securities account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the and Bank Sweep for Benefit Plans features, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Estimated Annual Income: Derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon for making investment decisions.

Fees and Charges: It is your responsibility, and not Schwab's, to verify the accuracy of all fees. Margin interest charged to your Account during the statement period is included in this section of the statement.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep feature, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month.

If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep

and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

Latest Price/Price (Investment Detail Section Only): The most recent price evaluation available on the last business day of the statement period, normally the last trade price or bid. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. For Limited Partnerships (LP) and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your periodic statement for this security is unpriced. FINRA rules require that certain LP and REIT securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price; if applicable, that accurate valuation information may not be available.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party and Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Option Customers: Be aware of the following: 1) Commissions and other charges related to the execution of option transactions have been included in confirmations of such transactions previously furnished to you and will be made available promptly upon request 2) You should advise us promptly of any material changes in your investment objectives or financial situation 3) Exercise assignment notices for the option contracts are allocated among customer short positions by an automated procedure which randomly selects from among all customer short option positions those contracts which are subject to exercise, including positions established on the day of assignment 4) Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options. Please consult your tax advisor or IRS publication 550, Investment Income and Expenses, for additional information on Options.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If, on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.0005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products

and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features.

Gain (or Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information is not a solicitation or a recommendation to buy or sell. It may, however, be helpful for investment and tax planning strategies. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.**

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

COMPLAINT CONTACT INFORMATION: Complaints about Schwab statements, products or services may be directed to 1-800-435-4000. For clients residing outside of the U.S., call collect +1-415-667-8400. Please send any written complaints to the Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA.

Address Changes: It is your obligation to keep Schwab informed of any changes in your address, telephone number or other contact information. If you fail to notify Schwab of those changes, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account. For assistance, you may contact Schwab at 1-800-435-4000. Clients residing outside of the U.S. may call Schwab collect at +1-415-667-8400.

Additional Information: We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. Schwab or an affiliate acts as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Sweep Funds and as Transaction Services Agent for the Government Money Fund. Schwab or an affiliate is compensated by the Sweep Funds for acting in each of these capacities other than as Distributor. The amount of such compensation is disclosed in the prospectus. Additional information will be provided upon written request. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request.

Any third party trademarks appearing herein are the property of their respective owners. Schwab and its affiliated banks are subsidiaries of The Charles Schwab Corporation. (1017-7MAX)

SIPC has taken the position that it will not cover the balances held in your deposit accounts maintained under programs like our Bank Sweep feature. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. © 2016 Charles Schwab & Co., Inc. All rights reserved. Member SIPC. (0616-1157)



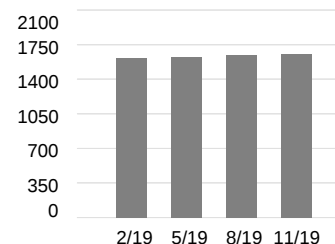
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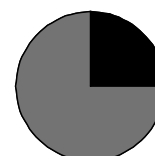
Account Value as of 11/30/2019: \$ 1,663,966.64

Change in Account Value	This Period	Year to Date	Account Value [in Thousands]
Starting Value	\$ 1,660,376.13	\$ 1,609,613.00	
Credits	2,759.32	38,005.63	
Debits	0.00	0.00	
Transfer of Securities (In/Out)	0.00	0.00	
Income Reinvested	0.00	0.00	
Change in Value of Investments	831.19	16,348.01	
Ending Value on 11/30/2019	\$ 1,663,966.64	\$ 1,663,966.64	
Accrued Income ^d	4,892.49		
Ending Value with Accrued Income^d	\$ 1,668,859.13		
Total Change in Account Value	\$ 3,590.51	\$ 54,353.64	
	<1%	3.38%	
Total Change with Accrued Income^d	\$ 8,483.00		



Asset Composition	Market Value	% of Account Assets
Cash and Bank Sweep ^{A,B}	\$ 423,237.64	25%
Fixed Income	1,240,729.00	75%
Total Assets Long	\$ 1,663,966.64	
Total Account Value	\$ 1,663,966.64	100%

Overview



- 25% Cash, Bank Sweep [A,B]
- 75% Fixed Income



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Gain or (Loss) Summary	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)
	Short Term	Long Term	
All Investments	\$0.00	\$0.00	\$10,729.00

Values may not reflect all of your gains/losses. Cost basis may change and be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional gain or (loss) information refer to Terms and Conditions.

Income Summary	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Bank Sweep Interest	0.00	143.38	0.00	2,477.99
Certificate of Deposit Interest	0.00	2,012.88	0.00	29,010.63
Total Income	0.00	2,156.26	0.00	31,488.62

Cash Transactions Summary	This Period	Year to Date
Starting Cash *	\$ 420,478.32	\$ 385,232.01
Deposits and other Cash Credits	603.06	6,517.01
Investments Sold	0.00	555,000.00
Dividends and Interest	2,156.26	31,488.62
Withdrawals and other Debits	0.00	0.00
Investments Purchased	0.00	(555,000.00)
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	2,759.32	38,005.63
Ending Cash *	\$ 423,237.64	\$ 423,237.64

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.



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Investment Detail - Cash and Bank Sweep

Cash	Starting Balance	Ending Balance	% of Account Assets
Cash	1,781.12	1,562.74	<1%
Total Cash	1,781.12	1,562.74	<1%

Bank Sweep	Starting Balance	Ending Balance	% of Account Assets
CHARLES SCHWAB BANK	249,000.00	249,000.00	15%
CHARLES SCHWAB TRUST BANK	169,697.20	172,674.90	10%
Total Bank Sweep ^{A,B}	418,697.20	421,674.90	25%

Total Cash and Bank Sweep		423,237.64	25%
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Investment Detail - Fixed Income

	Par	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income
CDs & BAs			<i>Cost Basis</i>			<i>Yield to Maturity</i>
MORGAN STANLEY B 2.55%20	100,000.0000	100.31030	100,310.30	6%	310.30	2,550.00
CD FDIC INS DUE 03/23/20			100,000.00			2.55%
US						
CUSIP: 61747MQ53						
MOODY'S: NR S&P: NR						
					Accrued Interest: 489.04	



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Investment Detail - Fixed Income (continued)

	Par	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income
CDs & BAs (continued)			<i>Cost Basis</i>			<i>Yield to Maturity</i>
SALLIE MAE BANK 2.75%20	130,000.0000	100.74160	130,964.08	8%	964.08	3,575.00
CD FDIC INS DUE 07/20/20			<i>130,000.00</i>			2.75%
US						
CUSIP: 795450U45						
MOODY'S: NR S&P: NR					Accrued Interest: 1,332.05	
MORGAN STANLEY PR 2.8%20	245,000.0000	100.94560	247,316.72	15%	2,316.72	6,860.00
CD FDIC INS DUE 09/08/20			<i>245,000.00</i>			2.80%
US						
CUSIP: 61760APH6						
MOODY'S: NR S&P: NR					Accrued Interest: 1,616.33	
CAPITAL ONE BANK (U 2%20	100,000.0000	100.32450	100,324.50	6%	324.50	2,000.00
CD FDIC INS DUE 10/19/20			<i>100,000.00</i>			2.00%
US						
CUSIP: 1404205P1						
MOODY'S: NR S&P: NR					Accrued Interest: 241.10	
BBVA USA 3.1%20	100,000.0000	101.43910	101,439.10	6%	1,439.10	3,100.00
CD FDIC INS DUE 11/30/20			<i>100,000.00</i>			3.10%
US						
CUSIP: 20451PVY9						
MOODY'S: NR S&P: NR					Accrued Interest: 25.48	
WELLS FARGO & CO 2.65%21	200,000.0000	101.19440	202,388.80	12%	2,388.80	5,300.00
CD FDIC INS DUE 02/16/21			<i>200,000.00</i>			2.65%
US						
CUSIP: 949763XP6						
MOODY'S: NR S&P: NR					Accrued Interest: 261.37	

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



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Investment Detail - Fixed Income (continued)

	Par	Market Price	Market Value	% of Account Assets	Unrealized Gain or (Loss)	Estimated Annual Income
CDs & BAs (continued)			<i>Cost Basis</i>			<i>Yield to Maturity</i>
SALLIE MAE BANK 2.5%²¹	100,000.0000	101.07440	101,074.40	6%	1,074.40	2,500.00
CD FDIC INS DUE 04/05/21			<i>100,000.00</i>			2.50%
US						
CUSIP: 7954502B0						
MOODY'S: NR S&P: NR					Accrued Interest: 404.11	
GOLDMAN SACHS BAN 1.8%²¹	110,000.0000	100.05470	110,060.17	7%	60.17	1,980.00
CD FDIC INS DUE 10/25/21			<i>110,000.00</i>			1.80%
US						
CUSIP: 38149MHW6						
MOODY'S: NR S&P: NR					Accrued Interest: 211.56	
TIAA FSB HOLDING 2.45%²¹	145,000.0000	101.27650	146,850.93	9%	1,850.93	3,552.50
CD FDIC INS DUE 11/01/21			<i>145,000.00</i>			2.45%
US						
CUSIP: 87270LCB7						
MOODY'S: NR S&P: NR					Accrued Interest: 311.45	
Total CDs & BAs	1,230,000.0000		1,240,729.00	75%	10,729.00	31,417.50
		Total Cost Basis:	1,230,000.00			
Total Accrued Interest for CDs & BAs: 4,892.49						
Total Fixed Income	1,230,000.0000		1,240,729.00	75%	10,729.00	31,417.50
		Total Cost Basis:	1,230,000.00			

Accrued Interest represents the interest that would be received if the fixed income investment was sold prior to the coupon payment.

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.



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Investment Detail - Total

Total Investment Detail	1,663,966.64
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Total Account Value	1,663,966.64
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Total Cost Basis	1,230,000.00
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Transaction Detail - Deposits & Withdrawals

Transaction Process		Activity	Description	Location	Credit/(Debit)
Date	Date				
11/13/19	11/13/19	MoneyLink Deposit	LITHO 130-13012-		528.70
11/19/19	11/22/19	Funds Received	FUNDS RECEIVED		74.36
Total Deposits & Withdrawals					603.06

The total deposits activity for the statement period was \$603.06. The total withdrawals activity for the statement period was \$0.00.

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Process		Activity	Description	Credit/(Debit)
Date	Date			
11/13/19	11/13/19	CD Interest	WELLS FARGO & CO 2.65%21: 949763XP6	450.14
11/15/19	11/18/19	Bank Interest ^{A,B}	BANK INT 101619-111519: SCHWAB BANK	84.34
11/15/19	11/18/19	Bank Interest ^{A,B}	BANK INT 101619-111519: SCHWAB TRUST BANK	59.04
11/28/19	11/29/19	CD Interest	BBVA USA 3.1%20: 20451PVY9	1,562.74
Total Dividends & Interest				2,156.26

Total Transaction Detail	2,759.32
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Bank Sweep for Benefit Plans Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance ^{A,B}
Opening Balance ^{A,B}					418,697.20
11/01/19	Auto Transfer	BANK CREDIT FROM BROKERAGE ^A		1,781.12	420,478.32
11/14/19	Auto Transfer	BANK CREDIT FROM BROKERAGE ^A		978.84	421,457.16
11/15/19	Interest Paid ^{A,B}	BANK INTEREST - CHARLES SCHWAB BANK		84.34	421,541.50
11/15/19	Interest Paid ^{A,B}	BANK INTEREST - CHARLES SCHWAB TRUST BANK		59.04	421,600.54
11/15/19	Auto Transfer	BANK TRANSFER TO BROKERAGE	143.38		421,457.16
11/19/19	Auto Transfer	BANK CREDIT FROM BROKERAGE ^A		143.38	421,600.54
11/25/19	Auto Transfer	BANK CREDIT FROM BROKERAGE ^A		74.36	421,674.90
Total Activity			143.38	3,121.08	
Ending Balance ^{A,B}					421,674.90

Bank Sweep for Benefit Plans: Interest Rate as of 11/29/19 was 0.30%.^B

Endnotes For Your Account

Symbol Endnote Legend

- d** Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your brokerage account, but the income and/or dividends have not been received into your account and Schwab makes no representation that they will. Accrued amounts are not covered by SIPC account protection until actually received and held in the account.
- A** Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc.
- B** For Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

For information on how Schwab pays its representatives, go to <http://www.schwab.com/compensation>.

